

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
: Chapter 11
In re :
: Case No. 05-44481 (RRD)
DELPHI CORPORATION, et al., :
: (Jointly Administered)
:
-----X

AFFECTED RETIREES' EXHIBIT 6

YOUR PERSONAL STATEMENT



of the Benefits Available to You as a General Motors Salaried Employee
Date this statement
was prepared:



JUNE 11, 1976

Employing Location:

SAVINGS-STOCK PURCHASE PROGRAM

\$1,500
\$3,056

Your March 31, 1976 account balance showed
as the amount of your savings, and
as the market value of your account, including your
savings.

\$1,367
\$1,025

If you become
salary continu
per month for
PER MONTH

*Subject to earn-out provisions of the Program and valuing
any Series E Bonds at their purchase price only.

\$820
\$364
0

If you remain
may be eligib
any Primary c
per month for
which time ye
be eligible for
per month pl
per month pa

HOSPITAL AND MEDICAL BENEFITS

You and eligible family members are protected against
the cost of medical care under the coverages high-
lighted below.

* Retirement Prog
with ten or more

Basic Coverages

GM pays the entire cost for:

365 days for each covered confinement in a qualified hospital, or

In addition, yi
Security bene
ent spouse a
receive up to
per month fro

730 days in an approved nursing facility;

\$264

100% of the "reasonable and customary" charges of a doctor for covered services such as surgery, obstetrics, anesthesia, hospital visits and consultations; and

RETIREMENT
If you continu
reach the nor
, you may be
monthly retire
assumptions c

100% of the charge in excess of your \$2 co-payment for each separate covered prescription purchased from a participating pharmacy, plus all covered charges for outpatient hospital and emergency care, lab, xray and certain other services performed in or out of the hospital.

APR 2013

From the Re
in non-contrib
in contributor
Blue Card

Major Medical Coverage

If you should incur medical expenses not paid by your

\$622
SEE BELOW*

APR 2013

Major Medical Coverage	SEE BELOW*	From the Retirement Fund in non-contributory
If you should incur medical expenses not paid by your basic coverage, you may qualify for full reimbursement of certain additional doctors' charges. You also may be reimbursed for 80% of any remaining medical expenses which exceed an annual deductible amount, which is:	\$100 for you or an eligible family member, or \$200 for all eligible family members.	\$ 543 for yourself, and \$ 271 for your dependents, on a reduced basis.
However, in no case would your total out-of-pocket cost (for other than out-patient psychiatric care) per year for each individual unless the maximum reimbursable amount were exceeded.	\$600	\$1,436 Total
\$25,000 is the maximum reimbursable amount per year for each individual. There is no lifetime maximum.		*IF YOU CEASE TO WORK IN YOUR MONTH
		SURVIVOR BENEFITS
		In the event of your death, the following payments will be made:
		Lump-Sum Payment
		\$32,800
While you are actively at work comprehensive dental expense coverage is provided for you and your eligible dependents. The plan pays 100% of the dental fees for examination and cleaning, 85% for routine fillings, x-rays and extractions, and 50% for bridgework, dentures and teeth straightening. The maximum dental benefits are \$750 per person per year, except there is a lifetime maximum of \$500 per child for teeth straightening.	SEE REVERSE SEE \$116,111 \$255	Basic life insurance Optional Life Insurance Savings-Stock Fund Retirement Program Social Security Total Plus, if death occurs additional payments Extra accident insurance Extra accident insurance while on company Personal Accident
	NOT ENROLLED	

Please refer to the reverse side of this form for an explanation of how to compute the amounts shown above.

AR0105

re



TO:

You earn more than you think... more than appears on your pay check... more than you pay taxes on How? Through your GM benefit programs.

This 1976 version of your Personal Statement of Benefits shows the present benefits available to you as a salaried employee of General Motors. It also shows, in the lower right hand corner of the statement, the amount General Motors contributes for your benefit programs.

Keep the cost of these benefits in mind when you consider your total compensation. It is a substantial amount and provides you with a level and scope of benefits which are among the very best in American industry.

All benefits shown on this statement are based on your personal data as of March 31, 1976. Review the statement carefully. Discuss it with your family, then retain it for your future reference and financial planning. We hope you will find your statement useful and beneficial.

H. A. Murphy
Chairman

DISABILITY INCOME

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of per month for **13 WEEKS AND PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled after receiving the above, you may be eligible for extended disability benefits *plus* any Primary contributory retirement* benefits totaling per month for up to **6 years 9 months**, at which time you will be age **35**. Thereafter, you may be eligible for continuing Social Security benefits of per month plus retirement* benefits of per month payable for life.

* Retirement Program benefits are projected only for employees with ten or more years of credited service as of March 31, 1976.

In addition, your family members may receive Social Security benefits. For example, if you have a dependent spouse and one or more children, they could receive up to per month from Social Security.

RETIREMENT INCOME

If you continue to work for GM until you reach the normal retirement age of 65 in

SURVIVOR BENEFITS *(Continued)*

Monthly Payments
An Insurance Program benefit of \$200 will be paid to any eligible survivor for 24 months (\$125 if the survivor was eligible for certain Social Security benefits). Thereafter, if you had a spouse who was at least age 45 when you died, an Insurance Program benefit of \$200 will be paid to your spouse until age 62 or remarriage or entitlement to unreduced Social Security because of your death.
A Retirement Program non-contributory benefit of will be paid for the lifetime of your spouse when Insurance Program survivor benefits are not payable or are waived. Retirement Program contributory benefits of SEE REVERSE would begin immediately for the lifetime of your spouse, provided you elected this contributory surviving spouse option.

In addition, your family members may receive Social Security benefits. For example, if you die and leave a dependent spouse and two or more children, they could receive up to \$648 per month from Social Security.

Hospital and Medical Coverage

Under certain conditions which are described on the reverse side, GM will pay for basic hospital and medical coverages for your spouse and any eligible dependent children.

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RETIREMENT INCOME

If you continue to work for GM until you reach the normal retirement age of 65 in , you may be eligible for the following monthly retirement income (based on assumptions on the reverse side):

From the Retirement Program
Or non-contributory benefits, and
With contributory benefits

ENROLLED	NOT ENROLLED
\$1,168	\$934

LAYOFF INCOME

If you are placed on layoff you may receive benefits from GM which, when added to any Unemployment Compensation and earnings, will equal per month for months and per month for the next months. Your GM basic insurance coverages (except for disability income and dental care) will be continued during this entire period.

Hospital and Medical Coverage

Under certain conditions which are described on the reverse side, GM will pay for basic hospital and medical coverages for your spouse and any eligible dependent children.

OPTIONAL DEPENDENT INSURANCE

Dependent Life Insurance (see reverse)
Personal Accident Insurance (see reverse)

IF YOU CONTRIBUTE FROM MAY
1978 TO AGE 65, ADD \$455 TO
YOUR MONTHLY RETIREMENT INCOME.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments will be made to beneficiaries:

Lump-Sum Payments

Basic life insurance

Optional Life Insurance (see reverse)
Savings-Stock Purchase Program account

Retirement Program contributions

Social Security death payment

Total

\$7,504	is GM's estimated annual cost for your benefits, including vacations and holidays.
\$1,016	*is your annual rate of contributions for your GM benefits, excluding your savings under the Savings-Stock Purchase Program.

Plus, if death is accidental, one or more of these additional payments:
Extra accident insurance

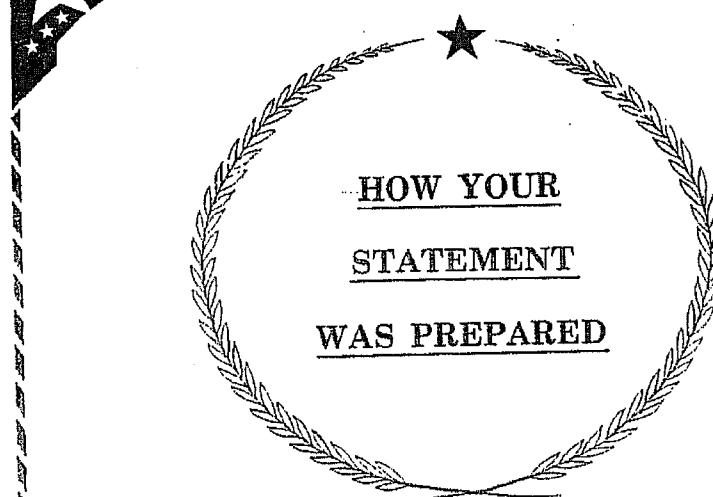
Extra accident insurance for death from an accident while on company business

Personal Accident Insurance (see reverse)

OTHER BENEFITS AND INFORMATION

The amount of your vacation eligibility is weeks in 1976.
15 is the number of paid holidays in the 1976 model year.

*If your Optional Life or Personal Accident Insurance is being paid by someone other than you such payment is included in the amount of your total contributions for purposes of this statement.



HOW YOUR

STATEMENT

WAS PREPARED

This statement was prepared to reflect your length of service as of March 31, 1976. Your current status and the extent of your participation in GM benefit programs as of March 31, 1976 are not reflected in this statement.

Social Security information prior to March 31, 1976 reflects the "market value of your account" based on a GM stock price of \$70 1/8 per share and on a Diversified U.S. Government Securities unit value of \$145.31 as of the closing market on March 31, 1976. Any changes in these amounts will affect the actual value of your account.

Reasonable precautions have been taken to insure that the information contained in this statement is accurate. However, it is not be considered a promise to reflect the actual value of your account. The program determine the actual value of your account based on the various GM benefit programs.

IMPORTANT FACTS

SAVINGS-STOCK PURCHASE PROGRAM

The "market value of your account" was based on a GM stock price of \$70 1/8 per share and on a Diversified U.S. Government Securities unit value of \$145.31 as of the closing market on March 31, 1976. Any changes in these amounts will affect the actual value of your account.

HOSPITAL AND MEDICAL BENEFITS

Major Medical Coverage

The \$600 maximum out-of-pocket cost is comprised of the \$100 deductible amount plus 20% of the next \$2,500 of each individual's covered expenses.

DISABILITY INCOME

The amounts shown as GM payments include any Unemployment Compensation, Worker's Compensation or state disability benefits payable. They also include any Retirement Program and Social Security disability insurance benefits which may be payable after 12 months of disability. Social Security payable prior to that time would be in addition to your GM benefits.

In projecting Retirement Program benefits for disability, if you were under age 55 on March 31, 1976 your salary as of that date was substituted for the final 5-year average salary for purposes of estimating supplementary contributory benefits. Actual benefits could be somewhat lower.

Depending on your eligibility and enrollment status, the following additional benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly instalments following expiration of extended disability benefits.

was developed by assuming that you would continue contributing until April 1, 1976 or later.

If you elect a survivor option, the amount will be reduced so that a portion of the benefit will be paid to your designated survivor.

If you retire from GM under the employee option between the ages of 55 and 65, the amount will be reduced by the number of years of age and contribution.

- Your basic hospital and medical coverage will be continued for your lifetime.
- Your basic life insurance may be continued for your lifetime. The amount will be reduced by the number of years of age and contribution until age 65.
- Your Savings-Stock Purchase Program will be fully payable upon termination of employment, in part or in full, as part of those assets.

SURVIVOR BENEFIT

Lump-Sum Payments

The maximum amount of lump-sum payment for Life Insurance is equal to the amount of the premium.

A return of Retirement Fund contributions if you had contributions before age 55 and you were not married at the time of death will be added to the amount shown.

The maximum amount of lump-sum payment for Accident Insurance is \$2,000.

In lieu of a lump-sum payment,

Separate covered prescription purchased from a per-
scribing physician or your VZCO-PAYMENT plan
separately from your SI

This statement was prepared through a computerized system for GM salaried employees. It is being sent to salaried employees whose length of service was one year or more as of March 31, 1976. Specific coverages are based on your age, salary level, service, marital status and the extent of your participation in certain optional benefit programs. Changes which may have occurred since March 31, 1976 are not reflected in this statement.

Social Security information printed on this statement is based on the assumption that you qualify for the maximum Social Security payments in effect under current regulations. Your actual Social Security benefits may be lower if you do not have "maximum covered earnings" during your entire working career.

Reasonable precautions have been taken to avoid inaccurate reporting, although reporting errors may occur. This statement cannot be considered a promise to pay benefits not authorized by the specific employee benefit programs. The detailed provisions of each program determine the actual benefits payable. See your salaried personnel representative for the detailed provisions of each of the various GM benefit programs, or the handbook for salaried employees entitled "Highlights of Your GM Benefits".

AR0109

price of Exhibit 69 Pg 8019
is an unclassified U.S. Government
Securities unit value of \$145.31 as of the closing market on
March 31, 1976. Any changes in these amounts will affect
the actual value of your account.

HOSPITAL AND MEDICAL BENEFITS

Major Medical Coverage

The \$600 maximum out-of-pocket cost is comprised of the \$100 deductible amount plus 20% of the next \$2,500 of each individual's covered expenses.

DISABILITY INCOME

The amounts shown as GM payments include any Unemployment Compensation, Worker's Compensation or state disability benefits payable. They also include any Retirement Program and Social Security disability insurance benefits which may be payable after 12 months of disability. Social Security payable prior to that time would be in addition to your GM benefits.

In projecting Retirement Program benefits for disability, if you were under age 55 on March 31, 1976 your salary as of that date was substituted for the final 5-year average salary for purposes of estimating supplementary contributory benefits. Actual benefits could be somewhat lower.

Depending on your eligibility and enrollment status, the following additional benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly instalments following expiration of extended disability benefits.
- Monthly instalments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

RETIREMENT INCOME

For purposes of projecting estimated monthly benefits at age 65, it is assumed that you will remain employed by GM until age 65 at a constant salary equal to that being paid to you on March 31, 1976. Of course, your actual retirement benefits could be substantially higher, depending on your actual salary progression up to age 65 and any scheduled benefit increases after retirement.

If you were age 60 or over as of March 31, 1976, your salary history from age 60 was taken into account in estimating your assumed final 5-year average salary.

If you are contributing to the Retirement Program, it is assumed that you will continue contributing until age 65 and make no withdrawals. If you are not contributing to the Retirement Program, your contributory benefit projection

continue contributing until

If you elect a survivor option, the amount will be reduced so that a portion of the benefit goes to your designated survivor.

If you retire from GM units, the amount will be reduced at employee option between the years of age and contribution.

- Your basic hospital and medical coverage will be continued for your lifetime.
- Your basic life insurance may be continued, and the amount will be reduced until age 65.
- Your Savings-Stock Purchase Program will be fully payable in part of those assets to be distributed.

SURVIVOR BENEFITS

Lump-Sum Payments

The maximum amount of lump-sum payment for Life Insurance is equal to

A return of Retirement Program contributions if you had contributions before age 55 and you were not married at that time. The contributory surviving spouse will receive the amount shown.

The maximum amount of lump-sum payment for Personal Accident Insurance is \$250.

In lieu of a lump-sum payment, if you have \$5,000 of eligible assets under the GM Savings-Stock Purchase Program, your surviving spouse will receive an annuity to provide additional income.

Since you may have different benefit programs, you can choose to receive benefits from all programs. Your beneficiary designations period will be determined by the program you choose.

Monthly Payments

A Retirement Program monthly payment will be made only if, as of March 31, 1976, you had 10 or more years of credited service, were age 55 and had 30 or more months of service. If you were a Retirement Program contributor, but were not married, had contributions before age 55 and were not married at that time, the contributory surviving spouse will receive these estimates, you and your spouse will receive the same amount.

To be eligible for monthly payments, you must be married to your spouse at the date of your death.



as developed by assuming you started to contribute the later of April 1, 1976 or your attainment of age 30 and continue contributing until age 65.

If you elect a survivor option at retirement, your benefits will be reduced so that a lifetime income may be provided to your designated survivor.

If you retire from GM under any type of retirement (except employee option between ages 55 and 60 when your combined years of age and credited service total less than 85):

- Your basic hospital and medical benefits will be continued for your lifetime.
- Your basic life insurance and Personal Accident Insurance may be continued for your lifetime, though the amount will be reduced. Optional Life Insurance may be continued until age 70, though the amount will be reduced.
- Your Savings-Stock Purchase Program account balance will be fully payable in a lump sum, or you may convert part of those assets to a lifetime annuity.

SURVIVOR BENEFITS

Lump-Sum Payments

The maximum amount of insurance provided under Optional Life Insurance is equal to 5 times annual base salary.

Return of Retirement Program contributions is shown only if you had contributions in the Program on March 31, 1976, and you were not married, or if married, you have rejected the contributory surviving spouse option. Interest would be added to the amount shown.

The maximum amount of insurance provided under Personal Accident Insurance is \$250,000.

In lieu of a lump-sum payment as beneficiary of at least \$5,000 of eligible assets under the GM Savings-Stock Purchase Program, your surviving spouse may elect a lifetime annuity to provide additional monthly income.

Since you may have different beneficiaries under the various GM benefit programs, you may wish to check your beneficiary designations periodically.

Monthly Payments

Retirement Program non-contributory benefit is shown only if, as of March 31, 1976, you were age 55 or older and had 10 or more years of credited service, or you were under age 55 and had 30 or more years of credited service. A Retirement Program contributory benefit is shown only if you were married, had contributions in the Program, and have elected his contributory surviving spouse option. For purposes of these estimates, you and your spouse are assumed to be the same age.

To be eligible for monthly benefits from GM, your surviving spouse must be married to you for at least one year on the date of your death.

Hospital and Medical Coverages

If you die while actively employed after 10 or more years of credited service and you elected the Retirement Program contributory surviving spouse option, GM will pay for basic hospital and medical coverages for your spouse and any eligible dependent children until your spouse remarries.

If you die while actively employed after you were eligible to retire voluntarily (except between ages 55 and 60 when your combined years of age and credited service total less than 85), GM also will pay for basic hospital and medical coverages for your spouse and any eligible dependent children.

OPTIONAL DEPENDENT INSURANCE

Dependent Life Insurance

A lump-sum payment of \$5,000 in the event of the death of your spouse and \$1,000 in the event of the death of any eligible dependent child is provided under this program.

Personal Accident Insurance

A lump-sum payment in amounts up to \$100,000 on your spouse and \$30,000 on each eligible dependent child is provided under this program.

LAYOFF INCOME

The amounts shown would include any GM pay, Unemployment Compensation, unemployment payments under any GM plan, and certain disability benefits to which you are entitled, plus 75% of any pay received from another employer or self-employment while on layoff.

If the schedule of payments under the layoff provisions of the Separation Allowance Plan, as in effect December 31, 1973, and considering your length of service as of that date, would have resulted in higher total benefits, you will be paid an adjustment when your layoff benefit entitlement is exhausted unless consideration for such an adjustment was applicable to a prior layoff.

If you are laid off when your GM length of service is 5 or more years, you may receive your entire account balance under the GM Savings-Stock Purchase Program, including GM's contributions, after 12 months of layoff.

OTHER BENEFITS AND INFORMATION

If you are an employee of a GM unit whose operations are related to the marketing of GM products, the number of holidays shown on this statement may not be the actual number available to you in the 1976 model year. However, over the course of the 1974, 1975 and 1976 model years, your total number of holidays will have equaled those for other GM employees.

The costs shown on this statement are an approximation of actual costs based on your individual situation. GM costs for salary continuation payments, Cost of Living Allowance, overtime or shift premiums, Unemployment or Worker's Compensation, reimbursements under the Tuition Refund Plan, awards under the Suggestion Program, or GM product discounts are not included.